

**Information to identify the case:**

Debtor 1	<b>David E. Jenkins</b>	Social Security number or ITIN	xxx-xx-9097
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: <b>13-25499-JNP</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

David E. Jenkins

11/14/18

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

♦ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

♦ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

♦ some debts which the debtors did not properly list;

♦ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

♦ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

♦ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

♦ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 David E. Jenkins  
 Debtor

Case No. 13-25499-JNP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 3180W

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 Total Noticed: 30

Date Rcvd: Nov 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 16, 2018.

db #+David E. Jenkins, 1808 Cornus Court, Williamstown, NJ 08094-4628  
 r +David O'Neal, BHHS Fox & Roach Realtors, 710 Rt. 73 S., Suite 100,  
 Marlton, NJ 08053-4164  
 cr +PORTFOLIO RECOVERY ASSOCIATES LLC, Craner Satkin Scheer Schwartz & Hanna, 320 Park Avenue,  
 PO Box 367, Scotch Plains, NJ 07076-0367  
 514077867 +Attorney General, Hughes Justice Complex, PO Box 080, Trenton, NJ 08625-0080  
 514077869 #+Craner, Satkin, Scheer & Schwartz, 320 Park Avenue, Scotch Plains, NJ 07076-1100  
 514077872 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030  
 (address filed with court: Forster, Garbus & Garbus, 60 Motor Pkwy,  
 Commack, NY 11725-5710)  
 514689746 +MOHELA on behalf of Dept. of ED, 633 Spirit Dr, Chesterfield MO 63005-1243  
 514077876 +Maneri And Maroules LLC, 30 Two Bridges Road Ste 260, Fairfield, NJ 07004-1551  
 514105765 +PORTFOLIO RECOVERY ASSOCIATES LLC, c/o Craner Satkin Scheer Schwartz & Hann,  
 320 Park Avenue, PO Box 367, Scotch Plains, NJ 07076-0367  
 514077877 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: NJ Division Of Taxation, Bankruptcy Section, PO Box 245,  
 Trenton, NJ 08695-0245)  
 514077880 State Of New Jersey, Division Of Taxation, CN-190, Trenton, NJ 08650  
 514077881 US Department Of Education, PO Box 530315, Atlanta, GA 30353-0315

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 15 2018 01:45:31 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 15 2018 01:45:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 514077866 +EDI: MERRICKBANK.COM Nov 15 2018 05:43:00 Advanta Bank Corp, Po Box 31032,  
 Tampa, FL 33631-3032  
 514311222 EDI: MERRICKBANK.COM Nov 15 2018 05:43:00 Advanta Bank Corporation,  
 Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368  
 514077871 EDI: BANKAMER.COM Nov 15 2018 05:43:00 FIA Card Services, PO Box 982235,  
 El Paso, TX 79998-2235  
 514077868 EDI: BANKAMER.COM Nov 15 2018 05:43:00 Bank Of America, 4060 Ogletown/stanton Rd,  
 Newark, DE 19713  
 514153111 +EDI: CRFRSTNA.COM Nov 15 2018 05:48:00 Credit First NA, Po Box 818011,  
 Cleveland, OH 44181-8011  
 514077870 EDI: CRFRSTNA.COM Nov 15 2018 05:48:00 Credit First NA, PO Box 81344,  
 Cleveland, OH 44188-0344  
 514163119 E-mail/Text: bankruptcy.bnc@ditech.com Nov 15 2018 01:44:47 Green Tree Servicing, LLC,  
 PO BOX 6154, Rapid City, SD 57709-6154  
 514077873 E-mail/Text: bankruptcy.bnc@ditech.com Nov 15 2018 01:44:47 Greentree Servicing LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 514077874 EDI: IRS.COM Nov 15 2018 05:48:00 Internal Revenue Service, Bankruptcy Department,  
 955 South Springfield Avenue, Springfield, NJ 08071  
 514077875 +EDI: RMSC.COM Nov 15 2018 05:48:00 Lowe's, Po Box 103104, Roswell, GA 30076-9104  
 514352820 EDI: PRA.COM Nov 15 2018 05:48:00 Portfolio Recovery Associates, LLC, c/o Lowes,  
 POB 41067, Norfolk VA 23541  
 514077878 +EDI: PRA.COM Nov 15 2018 05:48:00 Portfolio Recvry&affil, 120 Corporate Blvd, Ste 100,  
 Norfolk, VA 23502-4952  
 514342303 +EDI: WFFC.COM Nov 15 2018 05:48:00 Wells Fargo Bank, PO Box 63491 MAC A0143-042,  
 San Francisco, Ca 94163-0001  
 514158992 +EDI: WFFC.COM Nov 15 2018 05:48:00 Wells Fargo Bank NA, 1 Home Campus, MAC X2303-01A,  
 Des Moines, IA 50328-0001  
 514077882 +EDI: WFFC.COM Nov 15 2018 05:48:00 Wells Fargo Bank Nv Na, Po Box 31557,  
 Billings, MT 59107-1557  
 514183295 EDI: WFFC.COM Nov 15 2018 05:48:00 Wells Fargo Bank, N.A., Home Equity Group,  
 1 Home Campus X2303-01A, Des Moines, IA 50328-0001

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154  
 (address filed with court: Green Tree Servicing LLC, Po Box 6154, Rapid City, SD 57709)  
 514216750\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State Of New Jersey, Division Of Taxation, Bankruptcy Section,  
 PO Box 245, Trenton, NJ 08695-0245)  
 514077879 ##+Sherrie Y Jenkins, 1808 Cornus Ct., Williamstown, NJ 08094-4628

TOTALS: 0, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 30

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 16, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 14, 2018 at the address(es) listed below:

Andrew L. Spivack	on behalf of Creditor	WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Brian D. Schwartz	on behalf of Creditor	PORTFOLIO RECOVERY ASSOCIATES LLC
bschwartz@css-pc.com,	suzanne.marcela@css-pc.com	
Isabel C. Balboa	ecfmail@standingtrustee.com,	summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa	ecfmail@standingtrustee.com,
summarymail@standingtrustee.com		
Isabel C. Balboa (NA)	on behalf of Trustee Isabel C. Balboa	ecf@standingtrustee.com
Joseph J. Rogers	on behalf of Debtor David E. Jenkins	jjresq@comcast.net, jjresql@comcast.net
Justin Plean	on behalf of Creditor Green Tree Servicing LLC	jplean@rasflaw.com,
bkyecf@rasflaw.com;ras@ecf.courtdrive.com		
Rebecca Ann Solarz	on behalf of Creditor	Ditech Financial LLC rsolarz@kmlawgroup.com
Robert P. Saltzman	on behalf of Creditor	Green Tree Servicing LLC dnj@pbslaw.org
		TOTAL: 9